

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**John F. Bulboff**  
Debtor(s)

Bankruptcy Case No.: 20-21838-JAD  
issued per 7/13/20  
Chapter: 13  
Docket No.: 25 - 5  
Concil. Conf.: December 17, 2020 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 6/16/20 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Dec. 17, 2020 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Deutsche Bank [CL#4] .
- ☒ H. Additional Terms: Fee application needed if any (including retainer) exceeds \$4,000 including fees paid to prior counsel.

Office of UC Benefits, PA Dept of Labor & Industry to be paid at 6% statutory rate .

PA Revenue to be paid at 5% statutory rate on secured portion.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: July 16, 2020

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John F. Bulboff  
 Debtor

Case No. 20-21838-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jfur  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jul 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2020.

db  
 15254213 +John F. Bulboff, 7 Cherry Lane, Coal Center, PA 15423-1217  
 +Amy F. Doyle, Esquire, Doyle, Adler, LLC, 11 East Market Street, Suite 103,  
 York, PA 17401-1263  
 15254217 +Deutsch Bank National Co. Trustee, c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386  
 15257728 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 15254219 +Empire Funding, c/o Zachter PLLC, Two University Plaza, Suite 205,  
 Hackensack, NJ 07601-6211  
 15254220 Enhanced Recovery Corporation, 8014 Mayberry Road, Jacksonville, FL 32256  
 15254221 +Fayette Waste LLC, PO Box 65, Waltersburg, PA 15488-0065  
 15254222 +First Data, 1 Western Maryland Pkwy, Hagerstown, MD 21740-5146  
 15254225 +John J. Hyland, 3510 Outlook Drive, West Mifflin, PA 15122-1800  
 15254226 +Keystone Hardware, 615 W Pike Street, Canonsburg, PA 15317-1064  
 15257000 +Local Edge, A Heart Media Services Company, c/o Amato and Keating, P.C.,  
 107 North Commerce Way, Bethlehem PA 18017-8913  
 15254227 +Local Edge, A heart media services co., c/o Amato Keating and Lessa, P.C.,  
 107 North Commerce Way, Bethlehem, PA 18017-8913  
 15254232 PA Department of Labor and Industry, Office of UC Tax Services, 651 Boas Street,  
 Harrisburg, PA 17121-0750  
 15254234 +PNC Card member services, P.O. Box 2859, Kalamazoo, MI 49003-2859  
 15254237 +SK Diesel Service, 2134 Route 22 Hwy W, Suite C, Blairsville, PA 15717-1266  
 15254235 +Samual A. Moore, Esquire, 5311 Brightwood Road, Bethel Park, PA 15102-3617  
 15254236 +Santander Consumer USA, Attention: Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284  
 15254239 +United States Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1955  
 15254240 +Wells Fargo Dealer Services, PO Box 10709, Raleigh, NC 27605-0709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15254215 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Jul 17 2020 04:21:10 CB Indigo, PO Box 4499,  
 Beaverton, OR 97076-4499  
 15259800 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 17 2020 04:26:16 Capital Bank,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 15254214 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2020 04:26:20 Capital One,  
 PO Box 71083, Charlotte, NC 28272-1083  
 15254216 +E-mail/PDF: creditonebknofications@resurgent.com Jul 17 2020 04:26:45 Credit One Bank,  
 PO Box 60500, City of Industry, CA 91716-0500  
 15254218 E-mail/Text: mrdiscen@discover.com Jul 17 2020 04:20:13 Discover Bank,  
 6500 New Albany Road, New Albany, OH 43054  
 15254223 +E-mail/Text: bankruptcy.notices@hdfsi.com Jul 17 2020 04:20:59 Harley Davidson Credit,  
 3850 Arrowhead Drive, Carson City, NV 89706-2016  
 15254224 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 17 2020 04:20:17 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 15256321 E-mail/PDF: resurgentbknofications@resurgent.com Jul 17 2020 04:26:21 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15254228 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 17 2020 04:26:41 LVNV Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15254231 +E-mail/Text: bankruptcydpt@mcmg.com Jul 17 2020 04:20:42 Midland Funding,  
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 15254233 +E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 17 2020 04:20:36 PA Department of Revenue,  
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946  
 15264669 E-mail/Text: bnc-quantum@quantum3group.com Jul 17 2020 04:20:26  
 Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788,  
 Kirkland, WA 98083-0788  
 15254238 +E-mail/Text: appebnmailbox@sprint.com Jul 17 2020 04:20:40 Sprint, PO Box 8077,  
 London, KY 40742-8077

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, as Trustee f  
 15254230 Martha Rudy  
 15254229 ##+Maria Sundy, 43 Universal Street, Bridgeville, PA 15017-2447

TOTALS: 2, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: jfur  
Form ID: 149

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Jul 16, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2020 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor John F. Bulboff bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com  
James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
First Franklin Mortgage Loan Trust 2006-FF9, Mortgage Pass-Through Certificates, Series 2006-FF9  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4